


Prepared by: Shapiro & Massey, L.L.C. J. Gary Massey, MSB No. 1920 1910 Lakeland Drive, Suite B Jackson, MS 39216 (601)981-9299 S&M No. 10-001302	Return to: Shapiro & Massey, L.L.C.  1910 Lakeland Drive, Suite B Jackson, MS 39216 (601)981-9299 Loan No. XXXXXX6915
GRANTOR J. Gary Massey Shapiro & Massey, L.L.C. 1910 Lakeland Drive, Suite B Jackson, MS 39216 (601) 981-9299	GRANTEE Federal National Mortgage Association 14221 Dallas Parkway - Ste. 1000 Dallas, TX 75254 (972)773-4663

SUBSTITUTED TRUSTEES DEED

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WHEREAS, on June 6, 2002, Michael Gfelner, a Married Person and Laura Gfelner, a Married Person, executed a Deed of Trust to First American Title, Trustee for the benefit of PHH Mortgage Services, which Deed of Trust is filed for record in Book 1520 at Page 0216 and re-recorded in Book 1523 at Page 6 in the office of the Chancery Clerk of DeSoto County at Hernando, Mississippi; and

WHEREAS, as authorized by the aforesaid Deed of Trust and in strict accordance therewith, PHH Mortgage Corporation, substituted J. Gary Massey as Trustee therein in the place and stead of the trustee named in said Deed of Trust or subsequently substituted therein by Substitution of Trustee dated September 27, 2010, and duly filed for record in the office of the aforesaid Chancery Clerk in Book 3,221 at Page 668 prior to the first publication and posting of the notice of sale; and

WHEREAS, default having been made in the terms and conditions of said Deed of Trust, which default continued for a period of time necessary for the holder thereof to declare the entire indebtedness, together with attorney's fees, expenses and costs, immediately due and payable, as was its option so to do under the terms of said Deed of Trust, and default having been made in payment of said amount and the Substituted Trustee having been requested and directed by PHH Mortgage Corporation to foreclose under the terms of said Deed of Trust, I did on November 18, 2010, during legal hours, being between the hours of 11:00 a.m. and 4:00 p.m., at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, in accordance with the terms of the Deed of Trust and the laws of the State of Mississippi, offer for sale at public auction and sell to the highest and best bidder for cash the following

described land and property lying and being situated in DeSoto County, Mississippi, being more particularly described as follows, to wit:

(See Exhibit A)

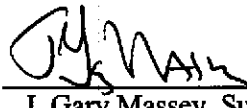
Said property was sold after strictly complying with all the terms and conditions of said Deed of Trust and the statutes made and provided in such cases. A notice of time, place and terms of said sale, together with a description of the property to be sold, was given by publication in THE DESOTO TIMES-TRIBUNE, a newspaper published in DeSoto County, Mississippi for three consecutive weeks preceding the date of sale. The notices were published on October 28; November 4, and 11, 2010, (a certified copy of which is attached hereto,) and a notice identical to the published notice was posted on the bulletin board at the East Front Door of the County Courthouse of DeSoto County, Hernando, Mississippi for said period of three consecutive weeks. Everything necessary to be done was done to make and effect a good and lawful sale.

At said Sale, PHH Mortgage Corporation, bid for said property in the amount of \$124,746.31, which being the highest and best bid, the same was then and there struck off to PHH Mortgage Corporation and it was declared the purchaser thereof.

WHEREAS, PHH Mortgage Corporation has requested transfer and assignment of its bid to the Federal National Mortgage Association and has authorized the undersigned to convey the property described above to Federal National Mortgage Association; and the undersigned, by execution of this instrument, does hereby transfer and assign all right, title and interest of PHH Mortgage Corporation as the highest and best bidder to Federal National Mortgage Association pursuant to authority granted to the undersigned in the aforementioned Substitution of Trustee.

NOW THEREFORE, in consideration of the full payment of the purchase price, I, the undersigned Substituted Trustee, do hereby sell and convey unto Federal National Mortgage Association the land and property herein described. I convey only such title as is vested in me as Substituted Trustee.

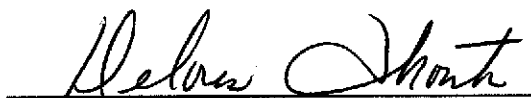
WITNESS MY SIGNATURE, on November 18, 2010.

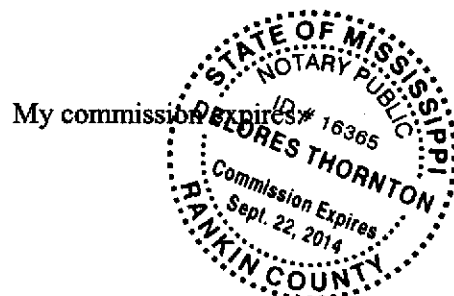


J. Gary Massey, Substituted Trustee

STATE OF MISSISSIPPI
COUNTY OF HINDS

Personally appeared before me, the undersigned authority in and for said county and state, on this the Eighteenth day of November, 2010, the within named J. Gary Massey, Substituted Trustee, duly identified before me, who acknowledged that in said representative capacity he executed the above and foregoing instrument, after having first been duly authorized to do so.


Notary Public



(Exhibit A)

LOT 185, SECTION C, FOX CREEK SUBDIVISION, SECTION 30, TOWNSHIP 1 SOUTH AND RANGE 5 WEST, DESOTO COUNTY, MISSISSIPPI, AS SHOWN ON PLAT OF RECORD IN PLAT BOOK 71, PAGE 9, IN THE REGISTER'S OFFICE OF DESOTO COUNTY, MISSISSIPPI, TO WHICH PLAT REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION OF SAID LOT AND BEING THE SAME PROPERTY AND DESCRIPTION AS SHOWN IN WARRANTY DEED OF RECORD IN BOOK 372, PAGE 669, IN SAID REGISTER'S OFFICE.

DESOTO TIMES-TRIBUNE

PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI
COUNTY OF DESOTO

Diane Smith personally appeared before me the undersigned in and for said County and State and states on oath that she is the **CLERK** of the DeSoto Times-Tribune, a newspaper published in the town of Hernando, State and County aforesaid, and having tion in said county, and that the publication of the notice, a copy of which is has been made in said paper 3 consecutive times, as follows, to-wit:

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on June 6, 2002, Michael Gfeller, a Married Person and Laura Gfeller, a Married Person executed a certain deed of trust to First American Title, Trustee for the benefit of PHH Mortgage Services, which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 1520 at Page 0216 and re-recorded in Book 1523 at Page 6; and

WHEREAS, PHH Mortgage Corporation, dba. PHH Mortgage Services, has heretofore substituted J. Gary Massey as Trustee by instrument dated September 27, 2010 and recorded in the aforesaid Chancery Clerk's Office in Book 3,221 at Page 668; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, PHH Mortgage Corporation, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale,

NOW, THEREFORE, I, J. Gary Massey, Substituted Trustee in said deed of trust, will on November 18, 2010 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.); at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Volume No. 115 on the 28 day of Oct., 2010

Volume No. 115 on the 4 day of Nov., 2010

Volume No. 115 on the 11 day of Nov., 2010

Volume No. _____ on the _____ day of _____, 2010

Volume No. _____ on the _____ day of _____, 2010

Volume No. _____ on the _____ day of _____, 2010

Diane Smith

Sworn to and subscribed before me, this 11 day of Nov., 2010

BY Juan Douglas

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE
MY COMMISSION EXPIRES: JANUARY 16, 2013
BONDED THRU DIXIE NOTARY SERVICE, INCORPORATED

A. Single first insertion of 415 words @ .12 \$ 49.80

B. 2 subsequent insertions of 830 words @ .10 \$ 83.00

C. Making proof of publication and depositing to same \$ 3.00

TOTAL PUBLISHER'S FEE: \$ 135.80

LOT 185, SECTION C, FOX CREEK SUBDIVISION, SECTION 30, TOWNSHIP 4 SOUTH AND RANGE 5 WEST, DESOTO COUNTY, MISSISSIPPI, AS SHOWN ON PLAT OF RECORD IN PLAT BOOK 71, PAGE 9, IN THE REGISTER'S OFFICE OF DESOTO COUNTY, MISSISSIPPI, TO WHICH PLAT REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION OF SAID LOT AND BEING THE SAME PROPERTY AND DESCRIPTION AS SHOWN IN WARRANTY DEED OF RECORD IN BOOK 372, PAGE 669, IN SAID REGISTER'S OFFICE.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 22nd day of October, 2010.

J. Gary Massey
SUBSTITUTED TRUSTEE
Shapiro & Massey, L.L.C.
1910 Lakeland Drive
Suite B
Jackson, MS 39216
(601)981-9299
7339 Foxcreek Drive
Olive Branch, MS 38654
10-001302LB
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11, 2010

